

*Bruce T. Beesley*

Honorable Bruce T. Beesley  
United States Bankruptcy Judge



Entered on Docket  
November 27, 2017

NVB 105-13 (Effective 1/17)

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Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

\* \* \* \* \*

In re:	)	BK-S-	16-12594-btb
Raul Cruz Punzalan	)		
Julieta Acosta Punzalan	)	CHAPTER 13	
	)		
	)	<b>ORDER APPROVING FINAL LOAN</b>	
	)	<b>MODIFICATION AGREEMENT</b>	
	)		
	)	Hearing Date:	November 9, 2017
Debtor(s).	)	Hearing Time:	2:30 P.M.

Upon submission of Debtor's Motion to Approve Final Loan Modification Agreement  
on 8/15/2016.

IT IS HEREBY ORDERED that the Debtor's Motion to Approve Final Loan  
Modification Agreement is GRANTED;

IT IS FURTHER ORDERED that the MMM Program resulted in a final loan  
modification agreement, the terms of which are summarized as follows:

	Old Loan Terms	New Loan Terms
Principal Balance	\$377,238.98 + \$289,104.90 delininq	\$325,000
Interest Rate	6%	5%
Interest Type	fixed	fixed
Maturity Date	4/1/2038	7/1/2057
Principal and Interest Amount		\$1,567.14
Total Payment (including escrow, if applicable)		\$1,567.14

☐ The monthly payment is scheduled to change within five years after the modification as set forth in the final loan modification agreement.

The final agreement ☒ does or ☐ does not incorporate pre-petition arrear.

The final agreement ☐ does or ☒ does not incorporate post-petition arrear.

The final agreement ☐ does or ☒ does not incorporate post-petition fees, expenses, or charges under Federal Rule of Bankruptcy Procedure 3002.1(c).

IT IS FURTHER ORDERED that the Lender will draft all documents required by the Agreement, other than pleadings or plan required to be filed in this case;

IT IS FURTHER ORDERED the within twenty-eight (28) days after entry of this Order, Debtor shall file, serve, and notice for confirmation an Amended Chapter 13 Plan or Modified Chapter 13 Plan providing for conduit loan modification payments if the Chapter 13 Plan does not already contain such provisions;

IT IS FURTHER ORDERED that all payments shall be considered timely upon receipt by the Trustee, not upon receipt by the Lender; and

1 IT IS FURTHER ORDERED that the Trustee may disburse the payment to the Lender  
2 under this Order until the case is dismissed or converted to another chapter, or the Court orders  
3 otherwise;

4 **IT IS SO ORDERED.**

5  
6  
7 Submitted by:

8  
9 /s/ RE Hawkins  
10 \_\_\_\_\_  
Attorney for Debtor(s)

Dated: 11/9/17  
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LR 9021 Certification:

In accordance with LR 9021, counsel submitting this document certifies as follows (check one):

\_\_\_\_\_ The court has waived the requirement of approval under LR 9021(b)1).

XX No party appeared at the hearing or filed an objection to the motion.

\_\_\_\_\_ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

\_\_\_\_\_

\_\_\_\_\_ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.